

## AMENDMENTS TO THE CLAIMS

1. (Canceled)
2. (Currently amended) A method for purchasing a product from a seller computer using a virtual payment account, comprising:
  - receiving a request from a buyer computer to purchase ~~[[said]]~~ a product from ~~[[said]]~~ a seller computer using ~~[[said]]~~ a virtual payment account;
  - in response to said purchase request, determining whether said buyer computer is associated with said virtual payment account;
  - in response to determining that said buyer computer is associated with said virtual payment account, applying a cost of said product to said virtual payment account; and
  - providing said product to a buyer associated with said buyer computer.
3. (Currently amended) The method of Claim 2, wherein determining whether said buyer computer is associated with said virtual payment account comprises:
  - transmitting an authentication request from said buyer computer to a commerce gateway;
  - determining at said commerce gateway whether said virtual payment account is associated with said buyer computer; and
  - transmitting an account identification container to said buyer computer in response to determining that said buyer computer is associated with ~~[[a]]~~ said valid virtual payment account.
4. (Previously presented) The method of Claim 3, wherein determining at said commerce gateway whether said virtual payment account is associated with said buyer computer further comprises determining at said commerce gateway whether said virtual payment account is valid.
5. (Previously presented) The method of Claim 3, wherein said authentication request comprises a digital certificate.
6. (Previously presented) The method of Claim 5 further comprising retrieving said digital certificate from a secure token.
7. (Currently amended) The method of ~~Claim 2~~ Claim 3, wherein determining whether said buyer computer is associated with said virtual payment account also comprises:

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transmitting an alternate authentication request from said buyer computer to a commerce gateway;

sending an alternate authentication message from said commerce gateway to a buyer authentication device;

retrieving said alternate authentication message;

verifying said alternate authentication message with said commerce gateway; and

in response to verifying said alternate authentication message, determining that said buyer computer is associated with said virtual payment account.

8. (Currently amended) The method of ~~Claim 2~~ Claim 3, wherein determining whether said buyer computer is associated with said virtual account also comprises:

transmitting an alternate authentication request from said buyer computer to a commerce gateway;

initiating an alternate authentication dialog with said buyer computer; and

in response to said alternate authentication dialog, determining that said buyer computer is associated with said virtual payment account.

9. (Currently amended) The method of ~~Claim 2~~ Claim 3, wherein applying a cost of said product to said virtual payment account comprises:

receiving said account identification container at said seller computer;

transmitting said account identification container and said cost of said product from said seller computer to said commerce gateway;

determining whether said virtual payment account may be charged for said cost of said product; and

in response to determining that said virtual payment account may be charged for said cost of said product, transmitting a valid transaction authorization from said commerce gateway to said seller computer.

10. (Previously presented) The method of Claim 2, wherein said virtual payment account comprises a main account and at least one sub-account.

11. (Previously presented) The method of Claim 10, wherein said sub-account is operative to accept charges from only a predetermined list of seller computers.

12. (Previously presented) The method of Claim 10, wherein a spending limit may be set by said buyer for said sub-account.

13-59. (Canceled)

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